

UNITED STATES DISTRICT COURT  
DISTRICT OF MARYLAND

CHAMBERS OF  
STEPHANIE A. GALLAGHER  
UNITED STATES DISTRICT JUDGE

101 WEST LOMBARD STREET  
BALTIMORE, MARYLAND 21201  
(410) 962-7780

October 16, 2020

LETTER MEMORANDUM

RE: McCray v. Wells Fargo Bank, N.A.  
Civil Case No. SAG-20-973

Dear Ms. McCray and Counsel:

Currently pending is Ms. McCray's motion for reconsideration of this Court's September 17, 2020 memorandum opinion, ECF 7, and separate order, ECF 8, affirming the ruling of the Bankruptcy Court. ECF 9. I have reviewed her motion, along with the opposition and reply. ECF 10, 11. No hearing is necessary. *See* Loc. R. 105.6 (D. Md. 2018). For the reasons set forth herein, the motion will be denied.

There is no formal rule permitting a "motion for reconsideration," but Ms. McCray's motion appears to constitute a motion to alter or amend judgment pursuant to Fed. R. Civ. P. 59(e). A Rule 59(e) motion "need not be granted unless the district court finds that there has been an intervening change of controlling law, that new evidence has become available, or that there is a need to correct a clear error of law or prevent manifest injustice." *Edokobi v. Toyota Motor Credit Corp.*, 2019 WL 2250568, \*2 (D. Md. May 24, 2019) (quoting *Robinson v. Wix Filtration Corp. LLC*, 599 F.3d 403, 411 (4th Cir. 2010)). None of those factors are present here. While Ms. McCray continues to reiterate the same arguments that this Court, and the Bankruptcy Court, previously rejected in their opinions and orders, there is no basis for this Court to re-adjudicate its earlier findings. A separate Order follows.

Sincerely yours,

/s/

Stephanie A. Gallagher  
United States District Judge